

COMBINED DECLARATION AND POWER OF ATTORNEY

Attorney Docket No.
HO-P0201LSM/100212696

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled "ELECTRONIC BOND AND GUARANTY PROCESS AND BUSINESS METHOD", the specification of which

- (check one) is attached hereto.
 was filed on
 and assigned

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefit under Title 35, United States Code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed:

| Prior Foreign Application(s) | | | Priority Claimed | |
|------------------------------|-----------|------------------------|--------------------------|--------------------------|
| (Number) | (Country) | (Day/Month/Year Filed) | □ Yes | □ No |
| | | | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | <input type="checkbox"/> | <input type="checkbox"/> |

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below

| (Application Serial No.) | (Filing Date) |
|--------------------------|---------------|
| 30/201,483 | May 3, 2000 |
| (Application Serial No.) | (Filing Date) |

I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s) or § 365(b) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior U.S. or PCT international application in the manner provided by the first paragraph of Title 35, U.S.C. § 112, I acknowledge disclosed the duty to disclose material information as defined in Title 37, Code of Federal Regulations § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

| (Application Serial No.) | (Filing Date) | (Status) |
|--------------------------|---------------|--------------------------------|
| | | (patented, pending, abandoned) |
| (Application Serial No.) | (Filing Date) | (Status) |

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Ronald G. Biles, Reg. No. 29,691; Paul E. Kieger, Reg. No. 23,886; Jon K. Simpson, Reg. No. 33,243; James W. Reppas, Reg. No. 30,487; Thomas D. Paul, Reg. No. 32,714; John M. Mingo, Reg. No. 35,955; Charles B. Walker, Jr., Reg. No. 43,331; Richard S. Zembek, Reg. No. 43,306; and J. Ashley Herring, Reg. No. 47,644.

Address all correspondence to Patent Department, Fulbright & Jaworski L.L.P., 1301 McKinney, Suite 5100, Houston, Texas 77010-3055.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 101 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

| | | |
|---|---|-----------------|
| Full Name of First Informant Shakoor E. Hamilton, Jr. | Investigator's Signature <i>T. E. H.</i> | Date 5/03/01 |
| Residence 1350 North Hayworth, Apt. 14, West Hollywood, California 90046 | Citizenship U.S.A. | |
| Post Office Address | | |
| Full Name of Second Informant David L. Smith | Investigator's Signature | Date |
| Residence 53 Sugar Loaf Drive, Tiburon, California 94920 | Citizenship U.S.A. | |
| Post Office Address | | |
| Full Name of Third Informant | Investigator's Signature | Date |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Fourth Informant | Investigator's Signature | Date |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Fifth Informant | Investigator's Signature | Date |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Sixth Informant | Investigator's Signature | Date |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Seventh Informant | Investigator's Signature | Date |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Eighth Informant | Investigator's Signature | Date |
| Residence | Citizenship | |
| Post Office Address | | |

COMBINED DECLARATION AND POWER OF ATTORNEY

Attorney Docket No.
HO-P0201LUS0100312686

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled "ELECTRONIC BOND AND GUARANTY PROCESS AND BUSINESS METHOD", the specification of which

- (check one) is attached hereto.
 was filed on _____
and assigned to _____

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

| (Number) | (Country) | (Day/Month/Year Filed) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|----------|-----------|------------------------|------------------------------|-----------------------------|
| | | | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | <input type="checkbox"/> | <input type="checkbox"/> |

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

| | | |
|--|------------------------------|--|
| 60/201,483 (Application Serial No.) | May 3, 2000 (Filing Date) | |
| | | |

(Application Serial No.) (Filing Date)

I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s) or § 365(b) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior U.S. or PCT international application in the manner provided by the first paragraph of Title 35, U.S.C. § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

| | | |
|--------------------------|---------------|--|
| (Application Serial No.) | (Filing Date) | (Status) (patented, pending, abandoned) |
| | | |

(Application Serial No.) (Filing Date)

(Status)
(patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Ronald G. Bliss, Reg. No. 28,691; Paul E. Krieger, Reg. No. 23,886; Jan K. Simpson, Reg. No.: 33,280; James W. Rupass, Reg. No. 30,487; Thomas D. Paul, Reg. No. 32,714; John M. Mings, Reg. No. 35,955; Charles B. Walker, Jr., Reg. No.: 43,231; Richard S. Zembek, Reg. No.: 43,306; and J. Ashley Herring, Reg. No. 47,644.

Address all correspondence to Patent Department; Fulbright & Jaworski L.L.P., 1301 McKinney, Suite 5100, Houston, Texas 77010-3095.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

| | | |
|--|--|---------------|
| Full Name of First Investor Shelton B. Harrison, Jr. | Investor's Signature | |
| Residence 1350 North Hayworth, Apt. 14, West Hollywood, California 90046 | Citizenship U.S.A. | |
| Post Office Address | | |
| Full Name of Second Investor David L. Smith | Investor's Signature <i>David L Smith</i> | 5-3-01 |
| Residence 93 Sugar Loaf Drive, Tiburon, California 94920 | Citizenship U.S.A. | |
| Post Office Address | | |
| Full Name of Third Investor | Investor's Signature | |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Fourth Investor | Investor's Signature | |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Fifth Investor | Investor's Signature | |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Sixth Investor | Investor's Signature | |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Seventh Investor | Investor's Signature | |
| Residence | Citizenship | |
| Post Office Address | | |
| Full Name of Eighth Investor | Investor's Signature | |
| Residence | Citizenship | |
| Post Office Address | | |